

Old Age, Disability, Death

First law: 1956.

Current law: 1961. (New Social Security Code enacted in 1988 not yet in effect.)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 240,000 new zaires.

Coverage

Employed persons, including domestic workers, casual workers, and sailors. Special system for public employees.

Voluntary coverage for nonemployed persons if at least 5 years of covered employment and requested within 6 months after cessation of paid employment.

Source of Funds

Insured person: 3.5% of earnings.

Employer: 3.5% of payroll.

Government: Annual subsidy up to amount fixed by decree.

Voluntarily insured: 7% of most recent 6 months' covered earnings, according to 3 wage categories.

Qualifying Conditions

Old-age pension: Age 63 (men) and 60 (women), or 55 if prematurely aged. 60 months of insurance in last 10 years. Retirement from paid employment.

Payable abroad under reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 36 months of insurance in last 5 years. (No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.

Minimum pension: 50% of legal minimum wage.

Old-age settlement: Lump sum equal to 10 times annual pension, based on years of insurance completed (not less than 50% of minimum pension), payable to retired workers from age 58 if ineligible for pension.

Adjustment: Pensions adjusted to wage index.

Permanent Disability Benefits

Disability pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.

Minimum pension: 50% of legal minimum wage.

Adjustment: Pensions adjusted to wage index.

Survivor Benefits

Survivor pension: 40% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower.

Widow's grant (if ineligible for pension): Lump sum equal to 12 months' pension of deceased.

Orphans: Lump sum equal to 25% of widow's grant for each orphan under age 16 (25 if student, no limit if disabled), or 50% for each full orphan. Maximum, 100% of widow's grant.

Adjustment: Pensions adjusted to wage index.

Administrative Organization

Ministry of Labor, Manpower and Social Security, general supervision.

National Social Security Institute, administration of program; managed by tripartite board and President-Delegate.

Sickness and Maternity

Labor code requires employers to pay 2/3 of wages plus family allowances to their workers during sickness and 14 weeks of maternity leave, and provide medical care for workers and their dependents.

(Medical care available in government hospitals and dispensaries to old-age and disability pensioners and their dependents.)

Work Injury

First law: 1949.

Current law: 1961.

Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, and students in vocational and craft schools.

Source of Funds

Insured person: None.

Employer: 1.5% of payroll (may be increased for higher risk).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings during the 3 months preceding injury, plus family allowances where applicable, if at least 60% disabled. Benefits reduced during hospitalization if no dependents. Payable from day after injury or onset of occupational illness until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average monthly earnings during the 3 months preceding injury, if totally disabled.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension corresponding to degree of incapacity (paid as a lump sum equal to 3 times annual pension if incapacity less than 15%).

Workers' Medical Benefits

Medical benefits: Medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of earnings of insured payable to widow at any age. Also payable to dependent disabled widower.

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(Lump sum equal to 12 months' pension payable to widow or widower who remarries.)

Orphans: 15% of earnings for each orphan under age 16 (25 if student, no limit if disabled).

Maximum survivor pensions: 100% of total disability pension of insured.

Funeral grant: Lump sum equal to 90 days' legal minimum wage.

Administrative Organization

Ministry of Labor, Manpower, and Social Security, general supervision.

National Social Security Institute, administration of contributions and benefits.

Family Allowances

First law: 1951.

Current law: 1961.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of legal minimum wage.

Administrative Organization

Ministry of Labor, Manpower, and Social Security, enforcement of law.

National Social Security Institute, administration of program for social insurance beneficiaries in the Shaba region.

In all other national territories, the employer must pay allowances to own employees.

Please note: This information is more than 8 years old.